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UNITED STATES OF AMERICA.

GEORGE CARDWELL;

OR,

A Month in a Country Parish.

BY N. D. MORGAN.

"But if any provide not for his own, and especially for those of his own house, he hath denied the faith, and is worse than an infidel."—TIM., v. 8.

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"The practice of Life Insurance, in any country, indicates a state of society where high moral feeling and commercial confidence exist."—*Jenkin Jones.*

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"Because I delivered the poor that cried, and the fatherless, and him that had none to help him; the blessing of him that was ready to perish came upon me: and I caused the widow's heart to sing for joy."—*Job* xxix. 11, 13.

INTRODUCTION.

In presenting to the public the following pages, it has been the sole aim of the writer to render to that public a benefit, convinced that if the public mind can be directed or induced to consider the importance of Life Insurance, hundreds, nay, thousands will be found ready and anxious to avail themselves of the safeguard vouchsafed to them by this eminently moral, humane, and Christian Institution.

That more have not already enrolled themselves as members of Life Assurance Associations, is because the community are not advised of the advantages to be derived from such investment.

In those sections of the country where Life Insurance is now most practised, the subject is but imperfectly understood, and among the most

enlightened and best educated—those who may be supposed to understand the subject scientifically, its applicability to the every-day wants of the community is to a great extent unappreciated.

It is not the fault of the people that they do not comprehend the working of a system of which they have but scarcely heard. The business cards of the several Institutions, which from day to day appear in the newspapers, are passed over by the general reader as a matter not demanding attention. The handsomely printed "Prospectus" so extensively circulated, is looked upon with but little more favor, and is cast aside among the thousand and one similar documents of an advertising character.

Life Insurance, however, is not without a literature, and however small claim this little effort may have to take a place in any department, the writer is proud to say that the *subject* is not unworthy of treatment by no mean pen. A Price, a Pocock, a De Morgan, and many others, have done much to enlighten the world on this most interesting and all-important subject. But their

works are of a scientific character, and wholly unsuited to the wants of the general reader. The subject, therefore, is in need of a literature of a popular character, and it is to be hoped that its importance will, at no distant day, stimulate some friend of humanity to devote the talent which he may possess, in producing a popular treatise here suggested. This little volume, of course, makes no pretensions in such direction. It is put forth, however, not without hope that it may, in the "changes and chances," fall upon some patches of "good soil," spring up, and bring forth fruit an hundred fold—that it may be like the seed of faith, springing into a goodly tree, with branches wide-spreading, and protecting from the blasts of adversity, the widows and orphaned sons and daughters of our land—that it may be the beginning of a new era, and the advent of an extended and systematic adoption of the principle, that *to every man whose income depends on his own life or exertions, and on whom others are dependent for support*, an Insurance on his life is a paramount duty.

Let this principle be inculcated in our schools, and our sons and daughters who are soon to be fathers and mothers, will understand their duty to themselves, their family, their neighbor and their God.

GEORGE CARDWELL;

OR,

A Month in a Country Parish.

CHAPTER I.

It was on a sharp frosty morning in early November, that Mr. Pendleton, with down-cast looks, and quick nervous movement, passed up the leaf-covered avenue leading to the old family mansion of Judge Mason. Approaching the entrance, he was accosted by the Judge with a frank

"Good morning, Mr. Pendleton: where have you been so early, and why so sober?"

"Good morning, Judge: well may you ask, why so sober. I am just returning from our neighbor Cardwell, who, but an hour since, breathed his last. Have you not heard, Judge, of the sad accident which occurred yesterday, in the family of our nearest neighbor?"

"Why not a word of it. Pray, what has happened?"

"Is it possible that you are not informed of the terrible circumstance of yesterday? But then I suppose they were so much occupied with running for a Doctor, and such like, they had no time to come up here. And, indeed, had I not been passing the house at the time, I should probably have been as ignorant as yourself, Judge, of the great calamity."

"Not a word of it,—not a word of it. Pray, proceed."

"Well, Judge, you know that Mr. Cardwell was about paying off the mortgage on his little place, and had called in his money which he had loaned out among his neighbors; I myself owed him three hundred dollars, which I paid only last Monday. Well, you know he was about paying off the mortgage—"

"Yes, Mr. Pendleton, I was aware of that,—I was aware of that. Pray, Mr. Pendleton, go on,—go on."

"Well, he had just packed up his money, and, while changing his coat, laid it on the mantle-shelf, when, by some accident or other, the package was knocked off the shelf into the great blazing fire, and in the attempt of Mr. Cardwell, poor fel-

low! to extricate and save his money, he was most awfully burned in his hands and wrists, which, after a night of agony, caused his death but an hour since."

"Why, Mr. Pendleton, you pain me beyond measure, with the sad story. Poor fellow, indeed,—poor fellow, indeed,—after having strived for more than five years to save up the money to clear his little place, to have the fond hopes of his family blasted at one fell swoop."

"Yes, Judge, it's a sad business, indeed. I really do not know what will be done by the disconsolate widow, who, you know, has *now* six young children, and among them no boys old enough to take charge of the farm. George is, I believe, only eleven. I am sure my heart bleeds for them, but I am almost wholly unable to aid them, except with words of encouragement and advice."

"Truly, Mr. Pendleton, they are in the midst of great affliction, and we must do what we can for the widow and the orphan, and we must not allow our good intentions and sympathy to remain inoperative after the remains of our friend and neighbor are placed in the silent grave. When is the funeral to take place, Mr. Pendleton?"

"I can't say for certain, but I recommended tomorrow, at four o'clock, and I told Mrs. Cardwell

that I would consult you about it, — and if you thought best, it would be fixed for that hour. What is your opinion, Judge, about it?"

"A very proper hour. Will you attend to the arrangements?"

"Yes, Judge, I will arrange all, if you will take upon yourself the seeing Mr. Goodlove. Mr. Cardwell, you know, for the sake of his wife's feelings, always went to the church, although he himself was not a communicant; — but somehow, Judge, I always thought he was at heart a churchman."

"Very likely; his father was a churchman, as was also his mother a churchwoman, and distinguished for her great personal piety. You never knew the Cardwell family, I take it, Mr. Pendleton. Excellent people, — excellent people."

"No, Judge, my acquaintance with the family extends only to that of our departed friend. Speaking of church matters, Judge, did you know whether Mr. Cardwell ever insured his life? You know he was very active in securing the insurance on the life of our minister, Mr. Goodlove; of course, you are aware of his instrumentality in that matter, for I saw your name down for twenty dollars, and although I am not a rich man, and so able to give as some others, I was prompted to give half that sum for the sake of our good pastor, notwithstanding

I knew but little of the subject. But I was going to say, that the thought has occurred to me, since I left his house, that, as Mr. Cardwell had taken so much interest in the family of our Rector, perhaps he had taken the same in his own, and secured a like insurance on his own life."

"Now you make mention of it, Mr. Pendleton, I do remember of his having spoken to me on the subject of Life Insurance, asking my opinion regarding his own case. This was two years since, if I remember rightly."

"Well, Judge, what was your opinion in his case, and what is your opinion in my case? I have been thinking about it, and have thought sometime I would come up and have a talk with you on the subject."

"What do I think about it? Why, my good friend, I am surprised that any difference of opinion can exist on a subject so manifestly advantageous, not only to individuals, but to the community, — I'm surprised, I'm surprised. My experience as a Magistrate, my experience as a Probate Judge, has made me familiar with the causes of crime and poverty, — or rather poverty and crime, for, in nine cases out of ten, crime follows poverty. What, then, should be my opinion of a system which, if universal, would banish from our land nine-tenths

of the crime which now engages our courts of law, taxing our people, and bringing misery upon the innocent heads of millions of the children of the poverty-stricken and depraved! I told Mr. Cardwell, sir, to lose no time in effecting an insurance upon his life for a sum at least sufficient to pay off his mortgage, and he told me he should do it. He was a man of his word, and I shall at once go down and look into it; for I am certain his life was insured. Let me say to you, my good friend, that if you are in debt for your place, or for anything else, go and insure your life for the amount, and for as much more as you can safely calculate your ability to meet the annual premium. And, if it will be any satisfaction to you, I will inform you that my own life is insured for a sum sufficient to pay for the education of my three grandchildren, orphans of my son, John Marshall."

"You surprise me, when you tell me your life is insured. I should think that a man of your age, would have to pay so high a rate of premium as to render inoperative the alleged advantages of the system, — or, that you were possessed of so much of this world's goods as to satisfy you, and spare from your estate a sum sufficient to endow your grandchildren with a fortune."

"Don't be deceived by appearances, Mr. Pendle-

ton. As I said before, my experience in probate has put me in possession of facts in regard to the settlement of estates, which teach me that little confidence can be placed in appearances. Many of our richest estates in this county it has been my business to close, and but few are found free from encumbrance of a serious nature. And, as regards my age in effecting insurance on my life, rendering the advantage less than at a younger age, you must more fully understand the system. Time will not allow for a full illustration, and we will, with your permission, postpone the discussion until after the funeral of our friend, when I shall be most happy to exhibit to you, in my library, numerous works on the subject, and explain the whole matter to you. And I shall be the more happy to do so, because if I prevail upon you to insure your life, I shall feel conscious of having done you a personal favor, and performed a neighborly duty; and which act of duty is certain to be blessed from the very nature of the subject, the mutability of all things human, growing out of the declaration of God: — 'dust thou art, and unto dust shalt thou return.' I shall now go down to the Cardwell's, calling upon Mr. Goodlove on the way. Good morning, — good morning."

"Good morning, Judge. I shall keep you to your engagement in regard to that Life Insurance business, for I feel that I ought to be insured, and can hardly wait to be convinced. Good morning."

CHAPTER II.

Mr. Pendleton leaves the Judge, and spends the day in preparation for the funeral; but his mind is ill at ease about that insurance. He talked with his wife about it, and she did not give him much encouragement. She can't see what right a man has to fight Providence; Mr. Goodlove may explain it, but she can't see into it. Poor Mr. Pendleton can't sleep for thinking of the hair-breadth escapes he has had. Once in the woods chopping, when the tree fell so near him as to crush his foot; and the last spring, in shingling the barn, what a narrow escape that was, — only saved by being caught in the *bight* of the rope used in hoisting up the shingles. Twenty times in the course of the night did he start, imagining himself falling from some lofty scaffold, or about being crushed beneath some giant night-mare; and Mr. Pendleton was no coward, but the bravest of men. He knew his duty when courage was needed, and never shrank from it. He also knew his

situation in regard to money matters, and he too well knew what would be the condition of his family, should one of the events happen which were crowding on his imagination. He determined that another such night should not be passed by him, and, although he did not altogether understand how it worked, he was determined that in the morning, when in the village, (where he had to go for the coffin,) he would at once insure his life, and afterwards go to the Judge and be "convinced;" "converted," said he, "I am already. I am satisfied that it is my duty, therefore I have but *one* way to pursue. Curiosity, and a desire for information, may be satisfied at another time."

In this state of mind Mr. Pendleton started for the village, leaving his wife in the mean time to assist in arranging the house of the mourners.

Judge Mason, after parting with Mr. Pendleton as before related, called at the Parsonage to see Mr. Goodlove, but learned that he had just gone down to the Cardwells, having been informed of the casualty. The Judge, after taking leave of the wife of the kind rector, proceeded to the house of mourning, where he found Mr. Goodlove and some two or three neighbors.

After giving some advice regarding the obsequies of the next day, he handed his reverend friend into

his gig, and proceeded to the village, for the purpose of ascertaining about the insurance, which he felt certain had been effected on the life of his friend, George Cardwell.

The books of the Insurance Agency were freely shown to the Judge, and the name of George Cardwell was found duly recorded, insured for Two Thousand Dollars, with the premiums all promptly paid.

"Just as I expected," said the Judge, as he handed his reverend friend into his gig. "George was a sensible, clever man; I wish there were more like him. *Then would the hearth of the widow be safe from the tread of the Sheriff, and the cry of the orphan be hushed.* A good practical Christian, Mr. Goodlove, who provides for his own household."

"Yes, Judge, I have no reason to find fault with our deceased brother. He was a good practical Christian, — one who made no ostentatious display of piety, but whose works were of an efficient and telling nature. But, Judge, I think I detect a double meaning to your remark in relation to a 'practical Christian,' and, if I am right, you do our departed friend injustice, for he not only practiced Christianity, but professed it before men also; a fact, of which you are probably not aware, inasmuch as his public profession is of but recent date, and

took place but two weeks since ; just previous to your return from Europe.

"Indeed! Then I did do him injustice, and I confess to the impeachment of a double meaning; but I did it to draw you out on a point of some controversy."

"Well, Judge, let us see. This man who has gone to his rest, has done in the act of insuring his life, what? a bad deed? No. He has insured his life; for that is the point on which *this* controversy is based. He has insured his life for the benefit of his widow and orphan children. This has he done entirely for the benefit of others, not one particle of benefit can possibly inure to himself.* Indeed, he deprives himself of many hard-earned dollars every year, that he may do good to others. Certainly, selfishness has nothing to do in this matter. A more unselfish act can hardly be conceived. This act, then, is a good one. He has done a good work, a Christian deed, Christian because Christ-like, — not from a love of Christ, or because the objects of the deed are of the 'household of Christ;' of these things he may know nothing. It is enough that he is anxious to do good. God has endowed him with intelli

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* See Appendix.

gence, and he has used that intelligence in a work of mercy, that great attribute of the Almighty. He has, so far as human judgment can determine, saved that family from penury, and in doing this has without doubt, saved the younger portion from crime, which, in so many instances, follows close on the heels of poverty. I say then, that if our friend has used that intelligence which God has given him to such a *result*, his work is blessed, and we poor mortals are not allowed to judge the result to his immortal soul."

"I understand you, Mr. Goodlove, Mr. Cardwell has done his duty to his family, and to the community, — all praiseworthy acts; but, after all, comes short of his whole duty, inasmuch as his acts are not prompted by the grace of God; and therefore are not counted unto him for righteousness."

"As I said before, we are not allowed to judge of the effect upon the soul, of any act of man. Possessed of such power or right to judge, works alone would be all-sufficient. *It is always safe to do well*, and our constant aim should be, to advance in the right direction; for in that way, and that alone, can we ever reach the goal. The very effort to reach a goal, is a confession that a goal exists; and as none will exhibit anxiety to obtain other than an agreeable termination to their pilgrimage, cer-

tainly they must do works meet for such result. My views of the whole matter may be expressed in this wise. No man does a good action, (unalloyed with selfish motives, and the good the only object,) without the grace of God prompting; and, therefore, our friend in insuring his life, did so with these conditions: ergo, the grace of God was operative in his case, as the sequel of his life proves."

"I agree with you, Mr. Goodlove, touching the grace of God prompting to good actions with proper motives. It is the devil who prompts to good actions from improper motives."

"Did I understand you to say, that in a majority of cases, your experience as a Pastor has confirmed you in the belief that crime is the immediate consequence of poverty."

"I so stated, and such is my firm conviction. Take away poverty, and give only competence, and the incentives to virtue are increased ninety-fold. What is the experience of Mr. Pease, at the Five Points, in the city of New-York? Ask the criminals themselves, located in that hot-bed of iniquity. Did any of them jump into crime from a position of competence? Take my own parish, here in the virtuous 'Rural Districts,' and what is the picture? Every case of crime under

the law has been induced by poverty. Intemperance induces poverty, but poverty does not always involve crime. We have in our own church an 'abundance' of the poor always with us, — noble examples of Christian faith and practice. But, Judge, your experience as a Magistrate must have afforded you a favorable opportunity for forming an opinion on this important subject of cause and effect."

"Yes, it has, and I freely concur with you, that poverty, no matter from what cause, is the great parent of crime; and that the only way to effectually stop crime, is to stop poverty; and the best way to prevent poverty is, by the *intelligent and systematic use of Life Insurance.*"

"I think with you, Judge, that Life Insurance is a powerful lever in the great work of ameliorating the condition of the people. I am informed that, during the two years last past, the enormous sum of eleven hundred thousand dollars was paid to widows and orphans, in the State of New-York alone.* That this sum has been the means of keeping alive the cheerful blaze on more than five hundred hearth-stones, clothing, feeding, and edu-

* See Appendix.

cating more than twenty-seven hundred fatherless orphans. By-the-by, Judge, should not our excellent friend, Mr. Pendleton, insure his life? I have heard that the repairs on his farm-buildings, partially destroyed by fire last winter, have involved him in a considerable debt, which, should he die, would hazard the possession of his farm to his family."

"I have this very morning been talking with him on the subject, and am to have a further conference with him in a day or two, at my house, by special appointment."

"I am very glad to hear it, and trust you may convince him of the propriety, nay, *duty*, of immediately 'setting his house in order,' for an event which, in the providence of God, may come upon him in an hour he thinks not of."

Our worthy Pastor, with his learned friend and church-warden, had reached the gate which excluded from the glebe the stray cattle which, in the rustic village, were suffered to run at large. Mr. Goodlove alighted, and shaking, warmly, the hand of Judge Mason, the two friends parted: the Parson to his study, the Judge to his office, — the Rector to prepare for the solemnities of the morrow, the Judge to devise some plan to benefit his neighbor.

Judge Mason was a good man, of one of the oldest families in the county, and possessed of a moderate fortune in his own right, with a life interest in the valuable estate on which he resided. He was full of benevolence and kindly feeling, a firm believer in the Christian religion, zealous in works of mercy and charity, and never ceasing in efforts to do good.

CHAPTER III.

The day of the funeral found our friends all present at the house of mourning, and at the church.

The deep-toned organ poured forth a solemn strain, as the funeral procession entered the western door, and passed up the nave to the open space under the chancel arch.

Fitful streams of colored light played upon the vestments of the clergymen as they ascended the steps of the chancel; and when the remains of the dead rested in their place, but a few feet from the spot where so recently the living man had knelt to receive the bread of life, voices from an invisible choir were heard to sing, "Lord, let me know my end, and the number of my days, that I may be certified how long I have to live."

The sermon was preached by the Rector, who recited passages in the history of the good man departed, which showed him a man of deep-seated

piety, whose every effort was to do his duty in his generation, and in the sphere in which it had pleased God to place him.

The preacher could not allow the opportunity to pass without alluding to the provision which had been made by the deceased for the protection of his family in the possession of their home; and in doing so, could but urge upon all others to go and do likewise,—not as a worldly measure would he urge it, but as one of far more importance, hazarding, in the neglect, the interests of the souls of children, and men and women, yet unborn.

He thanked the people of his parish for the kind interest manifested in his own case, in the handsome donation to his family of a Policy of Insurance on his own life, procured, as he had reason to believe, by the instrumentality of his departed parishioner.*

After the remains of Mr. Cardwell had been committed to the tomb, "dust to dust, ashes to ashes, earth to earth," the funeral cortege, as is usual in the country, returned to the now lonely home of the widow, where the neighbors took kindly leave of the afflicted family, and departed for their several homes.

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* See Appendix.

On the way, Judge Mason accosted our friend Mr. Pendleton, and invited him to stop and talk over the subject of Life Insurance, as had been previously arranged. But Mr. Pendleton was not disposed to stop that evening ; his feelings were of too happy a nature to allow him to wait. He wanted to hasten home, and show to his wife the document by which he had secured to her and her little ones a sure refuge in the hour of their greatest earthly disaster.

Mr. Pendleton had, while in the village, effected an insurance on his life, and he was not disposed to tell the Judge of his hasty action, desiring to appear somewhat more circumspect in a transaction of so grave a character. He, therefore, kept his secret, and, bidding the Judge a good evening, hastened to his home.

Mr. Pendleton was a farmer who had lived in the neighbourhood of the Judge some twelve years, having purchased and paid for the farm on which he lived.

He was of strictly temperate and industrious habits, of good common education, and a churchman.

Fond of accumulating property, — not for the sake of accumulation, but for the sake of the good it can be made to accomplish, — Mr. Pen-

dleton was a liberal man, and deemed it a real *privilege* to be called upon to contribute to objects of charity, and was always ready to respond to such calls to the full extent of his ability. Mr. Pendleton, however, had some faults; and who has not? Mr. Pendleton was oftentimes "set" in his ways. He never would insure his house or his barns. He did not believe in it. It would do very well for careless people. He never allowed a lantern to go into his stables; and as for the house, he always raked up the fires at night himself.

But, with all his care and caution, his barn did get on fire, and his house, too; and the repairs cost him the good bit of two thousand dollars, for which he had to run in debt, and mortgage his farm. It was well they succeeded in saving the house, with but a slight damage; for had the house been destroyed, as was the barn, it would have been a bad night's job for our farmer.

Mr. Pendleton was a conscientious man, and would not do a thing his conscience forbade; nor would he leave a thing undone, when convinced of the propriety of doing it. He was, therefore, an impulsive man; and hence his zeal and prompt action in effecting the insurance on his life, when once convinced of his duty in that direction.

Mr. Pendleton was a kind and provident husband and father, and his heart leaped to his throat as he stepped into the presence of his wife and children on his return from the funeral.

Mrs. Pendleton, having young children, did not accompany her husband to the house of Mrs. Cardwell, but after the services at the church, had, with her eldest son, a lad of about twelve years of age, driven directly home.

CHAPTER IV.

"WELL, Mr. Pendleton," says Mrs. P., after her husband had seated himself at the fire, with Mary on one knee and little Sammy on the other, "I have nothing more to say against your insuring your life, for Mr. Goodlove has made it so plainly your duty, that I am sure *you* would not heed it if I did continue my objections; and now, as we have been obliged to mortgage our farm to raise money to repair the house, and build a new barn, I do think we ought, for the sake of our children, try and secure ourselves against a calamity, which I pray God in his mercy may be long averted."

"Yes, my dear," replied Mr. Pendleton, "we are all mortals, and the scene of to-day should remind us of the shortness and uncertainty of human life, and that in the midst of life we are in death; and I am very glad that anything our good minister has said, has been the means of reconciling you to *approve* of my insuring my life

for your own and our children's benefit; for you know I dislike to oppose in anything reasonable. I did oppose you about the insuring our barn, and the result has been disastrous to us. But, as I was saying, I am glad you have consented to *approve* of my insuring my life."

"My dear husband, why do you say *approve*. I am sure I should be very sorry to *disapprove* of any course you, in your superior judgment, deem fit to pursue. Why do you use the word *approve*, husband?"

"It is, because I have already done that which it is now too late to recommend; and, therefore, I say I am glad you are prepared to approve of my act."

Tears of affection burst forth from the eyes of our hardy farmer, as he pulled from his pocket the great sheet of parchment, and displayed it to the wondering eyes of his astonished wife. He now recited all the circumstances in relation to his "exercise of mind" about this insurance; his talk with the Judge, and his appointment for another interview; how he could not wait, &c.; all of which was very amasing to the loving wife. The children had to look at the picture of the Indian reclining on the bank of the stream, emblematical of the passing away of life. They could not un-

derstand about the talk between papa and mamma, nor could they reconcile the smiles of approval of their mother, with the tears and sobs of their father. Poor things, they will know all about such matters soon enough!

Mr. Pendleton was a devout man, and after he had carefully placed his newly-acquired treasure in his tin box, where he kept his valuable papers, he called, as was his custom, his family around him for evening devotion. With a heart full of kindly emotions, and a sense of having done a duty, not only to his family, but to his God, he committed himself and family through the dark hours of the night to the care of an all-seeing and protecting Providence, with a prayer, that, amid the manifold changes and chances of this mortal life, they might be defended by His ready help, and that they may always so live, that they may never be afraid to die.

The morrow saw our friend Mr. Pendleton on his way to the Judge's mansion, with his policy of insurance; feeling more like a man and a Christian than he had ever felt before. And why should he not? He was not afraid to die! Why should he be?

CHAPTER V.

"Good morning, Judge; I suppose I'm rather early, but I was anxious to have that matter settled about that Life Insurance, and so I have come to have that talk."

"Not at all too early; good morning. I'm glad you have come so early, as I am quite at leisure: walk into my library, — take a seat by the table, while I hand down some books on the subject; you know we lawyers like to be backed by authority. Are you aware, Mr. Pendleton, that this matter of Life Insurance is no new thing under the sun? Here is an old worm-eaten book, nearly a hundred years old, three hundred pages, all on the subject of Life Insurance."

"No, Judge; I was not aware that Life Insurance had so remote a beginning. I supposed it was of comparative recent origin."

"No, sir, it is quite of ancient date, but only recently introduced into this country, and made

available to almost all classes. We will not, however, at this time, follow its history, but at once proceed to the main points, and explain the operation of the system, or rather science; for it is a science, Mr. Pendleton, an exact science, depending upon certain natural laws, as immutable as death. Able men,—men of great skill in mathematics,—have devoted their lives to the subject, and the results of their investigation is bringing about blessings to thousands of families that otherwise would have been sunk in poverty and crime.

"Here is a book which treats of the duration of human life, with tables of mortality, showing how long men, at every age, live on an average. These are the tables by which the premiums for insurance are calculated. When we know how long men will live on an average, it is easy to tell how much money will be laid aside, or put into a common fund, every year, to amount to a certain sum at the death of any one of the lives, making up the element of common average. In common life each person is but an individual, and in that capacity cannot tell when he may be called upon to give an account of his stewardship. This uncertainty as regards the individual, is neutralized when many individuals are associated for a

common object like that of Life Insurance, securing to each atom of the mass an equal share of the advantages secured by the whole. In other words, investigation and close research has resulted in a knowledge of how long a body of men of any given age live on an average, some living a shorter time, and some longer. We therefore know how long they live as a class, and can, from such data, safely calculate how much each should contribute, to secure a certain sum at the death of any of that body. A great many ways have been devised for making available to all classes the great advantages of Life Insurance. Some engage to pay an annual premium, — this is the most common mode; some pay in one sum, and some in a specific number of payments, say five or ten; some insure by depositing a certain sum, with the liberty to withdraw all the deposits, and still have a small insurance left them.

"I insure my life, and pay the premium in annual payments, in cash, as I can well spare the money; but some who are engaged in active business, and who need all the money they can command in their business, and yet are desirous of securing a considerable amount of insurance, pay but half of the annual premium in cash, and for the other half give a note on interest, which they

propose taking up when their business will allow the withdrawal of a portion of their active funds. This is a very good plan for such, and tends largely to extend the benefits of the system.

"What is your age, Mr. Pendleton? Let us see how much it will cost you for an insurance on your life, say for two thousand dollars; that is the amount I believe of the mortgage on your farm, and I always think it a good plan to insure for enough to pay off the mortgage, if one has them, and thus leave the home clear and unencumbered to the wife and children."

"Well, Judge, I am just forty years old this month; but, Judge, why would it not be a good plan to insure for a little more than the mortgage?"

"It would, my friend, be a very good plan to do so, provided you can meet the premium without difficulty."

"Of course, Judge, one must be careful, and not cramp himself too much; but would it not be a good plan, when it can be done, to insure, for say five hundred dollars more than the mortgage, as that would give the family a little ready cash to help in settling the estate."

"Well thought of, Mr. Pendleton. I have, as

Judge of Probate, known several estates suffer great loss for the want of five hundred dollars in ready money; and I have known the families of rich men positively suffer for the want of a little ready cash, just at the time when, although possessed of a large property, they could not control it. Well thought of, Mr. Pendleton. Now, then, let us see what it will cost to insure your life, for when you see how little outlay will secure so large a sum as twenty-five hundred dollars, I am sure you will not hesitate to say you will insure your life. Age forty years, one thousand costs *thirty-two dollars;* two thousand, *sixty-four dollars;* five hundred, *sixteen dollars;* in all, *eighty dollars;* just even money. Now, Mr. Pendleton, don't you think it best to insure your life at once?"

"Yes, Judge, I do; and, to prove my sincerity I will thank you to look at this piece of parchment."

"Oh, oh! my friend, a pious fraud. First go and do as your conscience dictates, and then come and get my opinion. I have half a mind to charge you a legal fee! But, seriously, Mr. Pendleton, I am gratified, for I see it is of recent date; but yesterday. 'If 'twere done when 'tis done, then 'twere well it were done quickly,' I see is your motto."

"Yes, Judge, that is my motto; and I have acted upon it. I never let the grass grow under my feet when I have a duty to perform. The quiet sleep of last night, and the joy I now feel, have quite compensated me for the cost of that policy. I feel that I have recovered my youth, and taken a new lease of life; and now, so far as my wife and children are concerned, as regards the possession of the farm, I have no fear of the 'pestilence that walketh in darkness, nor for the sickness that destroyeth at noon-day.' My hand is nerved for renewed action. I can face difficulties with a good courage, and sing lustily for the very joy of my heart."

"My good friend, you are eloquent; it does my heart good to listen to you. I forgive you for the fraud practised on me, and wish you joy in your new acquisition!"

"Acquisition you may well call it, Judge, for I esteem my policy to all intents and purposes as good as so much money in the Savings Bank, — perhaps better. If I had so much money in the Bank, I might be tempted to use it in some inviting speculation, and hazard every dollar. And although I am not of a speculative turn of mind, I must confess I have been sorely tempted to get a living in some easier mode than working our

rocky soil, and have often wished I had a few hundred dollars to try my hand at some speculation. Now, with this Policy of Insurance, the craving speculating demon is kept down. TIME, that important element of accumulation, is gained. We don't hasten to get rich, but are satisfied with well-doing; knowing that in time we shall surely accumulate if we faint not. By this Policy of Insurance I am assured of time; I am not assured of my *life*,—*the title is a misnomer.* It should be called a Time Insurance Policy; for it guarantees to my family the time necessary to acquire a competency — for should God, in his wisdom, not allow me the *time* to accomplish certain ends, He has endowed me with a mind to appreciate, and a will to procure for my family an equivalent compensation for that *time* in the Policy of Assurance on my *time* of this mortal pilgrimage. Take away, Judge, this zeal to get rich fast, and the risks of business would in most cases cease. The great wealth of the few, and the poverty of the masses, would, to a great extent, be modified. Prudence and thrift would everywhere be seen, and the world would be wiser and better."

"Without doubt, Mr. Pendleton, such would be the result of a general and sytematic adoption of the benefits of the institution of Life Insurance.

Would that all could take the enlarged and humanizing view of the subject that you do. You came here to be taught of me. Surely, sir, I am the pupil, and you the teacher. The science, sir, I may understand, but the application of that science to the every-day wants of man, as we find them, I confess I have yet to learn. You, sir, speak as by inspiration."

"Inspiration! the subject is a holy one, and calculated to infuse a holy fire in the heart and soul of all who have the true heart of flesh. To the stony heart, and him who careth not for his own, he who is denounced as worse than an infidel, — for such it hath no charms, on the hearts of such it hath no potency. God grant that the great sin of the parent may not be visited upon the children."

"Amen."

"Good morning, Judge."

"Good morning, my good friend."

The man of law and the farmer parted, each in a happy frame of mind, and each determined to make a new effort for the furtherance of the good work of Life Insurance.

And what good can every man accomplish with but a little effort. All men have more or less influence, and if each would but exert that

influence on but one person in this direction, what vast numbers would flock to the insurance offices, and how numberless would be the blessings invoked upon the heads of those who were instrumental in urging to a consummation, these numerous insurances. What oceans of tears would be saved to the widowed mother! What a world of anguish would be assuaged! What songs of joy would go forth from the dwellings of the land! What rejoicing among the angels of heaven for the virtue guaranteed to the sons and daughters of the earth!

CHAPTER VI.

Let us now look in at the house of the widowed mother, but not with idle curiosity. Grief is a holy thing, and to mourn for those we have loved is to be esteemed a privilege. Say not to the crushed heart, "Do not weep." The grave of Lazarus was wet with the tears of the "Prince of the House of David." Weep, therefore, daughters of sorrow, else would your hearts burst, and your life be crushed beneath its load of anguish.

Mrs. Cardwell is just such a woman as such a husband as George Cardwell would be supposed to have for a wife. Affectionate and confiding, and wholly devoted to the welfare of her husband and children, the sudden blow which had come upon her had well nigh extinguished her earthly light, and her sorrow was of the deepest shade. But her sorrow was not as of one without hope, for as the six feet of solid earth which her kind

neighbors had the day previous gently cast upon the body of her husband, was but as crystal to her eyes of love, so her eyes of faith saw far off in the starry heavens the disembodied spirit of the father of her children.

Mrs. Cardwell was a well-educated and exceedingly intelligent woman, of excellent judgment, and of deep religious feeling; and without doubt exerted no little influence on the mind of her late husband. George Cardwell was not a man to despise the counsel of his wife; and the more so, inasmuch as his wife was not a woman who attempted to control or urge a measure not sustained by good, sound sense, and made plain and irresistible by a happy and affectionate manner.

It was Mrs. Cardwell who first suggested the subject of an insurance on the life of her husband. Not until she had well considered the matter in all its bearings, did she broach the subject. Her own father had an insurance on his life; and when she was left fatherless, her education depended mainly on the income derived from that source. "But what will *he* think, should I *suggest* such a thing? Will he think I am selfish, and desire it for my own sake. Oh! that he would but suggest it to *me*, and relieve me of a painful *duty*. *Yes*, *duty*. But, then, men have so much to oc-

cupy their attention, and so little time to think of such things, that it's no wonder *he* does not think of it. Is it my duty to speak to him? If it is, why should I hesitate? Do I do my husband justice, in thus procrastinating and putting in jeopardy every day the welfare of our dear children? Do I not but illy appreciate his love for me and these little ones, in thus fearing to speak to him, who has never refused compliance with a reasonable request?"

These and many other such reflections, were, for a long time, passing in the mind of Mrs. Cardwell; but such a mind could not always resist the urgings of duty.

Mr. Cardwell received the proposition with great deference for the opinions of his wife; and gave the subject such thought as a solid, sensible man should bestow upon any business matter. The result was, that he effected an insurance on his life, as has been found by the Judge; and more, he felt under a load of obligations to his wife for the performance of her duty; though he felt like scolding her for a want of promptness, in not earlier urging the measure which, since its consummation, had furnished him with so much consolation.

Three weeks has now passed, since the grave closed over the remains of George Cardwell.

One sheet of fleecy snow has rested on the little mound in the distant churchyard.

The widow has just returned from the village, where she has been for the purpose of receiving the money for the insurance on the life of her departed husband, and paying off the mortgage on her farm.

What a day of grief has this been to the late happy wife, and yet not entirely without relief to the stricken heart of Lucy Cardwell. She was too well schooled in her religious duty and faith, to think that the trials she was now passing through were other than for good. The memory of her departed husband was sweet; and as he, in his time, had done so much to provide for those he left behind, what pleasure would she not experience in carrying out his designs.

Judge Mason had accompanied Mrs. Cardwell to the village, and lent his aid in settling the policy of insurance and obtaining a proper satisfaction of the mortgage; and when he put the widow down at her door, from his own gig, she not only had a clean deed of the farm, but a certificate of deposite for twelve hundred dollars.

This sum, although small, was quite sufficient for all their purposes. With a small but good farm, free from encumbrance of any kind, and with

money at interest, this little family are as comfortably off as possible.

The mother, possessed of an education beyond the common grade, does much to aid her children in their lessons.

George is past eleven years old, and does a great deal towards assisting his mother in the affairs of the farm, which, by-the-by, needs at this season but little attention, everything having been but recently put into winter quarters with great care, by his father.

Sarah, a girl nine years old, is of service indoors, in aiding her mother in the care of her younger brothers and sisters.

An air of Christian resignation is manifest throughout the well-ordered household, which tells, far more emphatically than words, of that peace of mind which a conscious performance of duty always engenders.

CHAPTER VII.

We should have been pleased to close our month in the country in the quiet home of the Widow Cardwell ; but the faithful historian of the events of this short period must needs leave that compaparatively humble dwelling, and look in upon the group which surrounds the couch of that good friend of everybody, Judge Mason.

The Judge had, for some two years, been a great sufferer from a diseased liver. He had but recently returned from a visit to Europe, undertaken for the benefit of his health, having experienced great benefit from travel, and, as was supposed by himself and his physician, an entire restoration to his wonted health.

Unusual exposure, during one of his visits to an indigent neighbor, had resulted in a vigorous attack of his former disease, under which he rapidly sank ; and, after an illness of three days, terminated his career of usefulness on earth, to the

great loss of all his neighbors, and especially to those who needed his counsel and kind words of encouragement.

Judge Mason was a widower, with one daughter and three grand-children — two boys and one girl, orphan children of his son, John Marshall Mason.

As has been before stated, he was possessed of a moderate fortune in his own right, with a life-interest in the estate on which he resided; which estate fell to his daughter, now a maiden lady of fifty, who also was in the receipt of an annuity of some eight hundred dollars, from the Manhattan Life Insurance Company of New-York, settled upon her by her father, when he had good reason to suppose she had reached her highest point of attraction, without having conquered a solitary heart. Nancy Mason was better than she looked; and, notwithstanding her lack of personal beauty, she was loved by all her neighbors, among whom she spent much of her time, when not engaged with her orphan charge at home, in works of love and charity — a fit daughter of such a sire.

In the will of Judge Mason, he gave to his three grand-children all his personal estate, amounting to some thirty thousand dollars, and two policies of insurance on his life for ten thousand dollars

each ; and to the parish school, the proceeds of another policy for five thousand dollars.

Thus ended a long life of usefulness and Christian benevolence. The same organ whose solemn peal shook the atmosphere of the village church but one month ago, as the funeral procession entered its doors with the body of George Cardwell, the humble farmer, gave forth now the same sound. The same invisible choir were heard to chant the same words ; and the words, " dust to dust, ashes to ashes, earth to earth," are followed with the same mingling of elements at the obsequies of Judge Mason.

APPENDIX.

INSURANCE OF THE LIVES OF CLERGYMEN.

The insurance of the lives of clergymen, by their people, is a subject demanding earnest attention. It should be the uniform and settled policy of every congregation of Christian worshippers, when they have installed over them a minister, to insure his life for the benefit of his family. The cost is but little, and should be cheerfully borne by the people. *He preaches but to little effect, who does not soon make his people understand their duty in this respect.* It is useless for him to endeavor to teach them, that it is "ordained, that they who preach the Gospel, should live of the Gospel." The Committee of the Convention of the Protestant Episcopal Church, in the Diocese of New-York, having the matter of Parochial Support in charge, in their report recommended an adoption of a measure having in view the insurance on the lives of the rectors. This is as it should be, and especially as the Canons of the Church forbid secular employment to its clergy.

CRIME AND ITS CAUSES.

A CENSUS has recently been taken of the prostitutes in the City of New-York, from which we learn that a large accession to the ranks of this most unhappy class was made in the winter of 1854–5,—a winter long to be remembered for the distress among the poor in our cities. Many a poor girl, driven to the last extremity, not only by their own wants, but by the wants of a mother, and orphan sisters and brothers, at their garret home, have gone forth on the streets, for wages which the depressed state of trade would not allow for honest toil.

By the same official document do we learn that the ages of these unhappy females range from 12 to 40 years. That the average age is but nineteen, and that but few reach the age of thirty. That the early grave, in the Potter's Field, closes their life of misery.

Now the ranks are kept full from the poorer classes, not because the poor are more prone to evil than the rich; far from it. But it is because they are poor, and unable to protect themselves when the day of

trial and temptation comes upon them. The daughter of the rich man is exempt from the insult of the rich man's son, while the daughter of the poor man is but the easy prey to the coward, who would not dare strike in a quarter where he would have reason to look for as good as he sent.

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The enormous amounts which have been paid by Life Insurance Companies, seem almost fabulous.

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